Meeker Shaykey & NacBean 21 Congress And NacBean 22 Company 30 Company 30 Company 4 St. Paul Fire & Marine Company B Soc. Mill & University Hts.III Con Eastern Community Mgat 225 Highway 35 Red Bank Hill & University Hts.III Company B Compa	PRODUCER	ante antico tida de la cilidad Santa Atlantica de la Calendaria de la Calendaria de Calendaria de La Calendari Calendaria	THIS CERTIFICATE	IS ISSUED AS A	A MATTER OF INFORM	ATION ON	LY AND
COMPANIES AFFORDING COVERAGE 908-272-8100 #BURED SOC.Hill 8 University Hts.III C/O Eastern Community Mgmt* 225 Highway 33 Red Bank NJ 07701 COMPANY E COMPA	21 Commerce Drive Cranford, NJ 07016 908-272-8100 NSURED Soc.Hill @ University Hts.III c/o Eastern Community Mgmt 225 Highway 35 Red Bank NJ 07701		COMPANIES AFFORDING COVERAGE COMPANY A St. Paul Fire & Marine				
NOUNDER LABILITY ANY AUTO ALTOWORKE LABILITY ANY AUTO ALTOWORKER'S COMPENANTOR AND AUTOR ALTOWORKER'S COMPENANTOR ALTOWORKER'S COMPENANTOR ALTOWORKER'S COMPENANTOR ALTOWORKER'S COMPENANTOR ALTOWORKER'S COMPENANTOR BECCESS LIABILITY ANY AUTOR ALTOWORKER'S COMPENANTOR BECCESS LIABILITY ANY AUTOR ALTOWORKER'S COMPENANTOR BECCESS LIABILITY ANY AUTOR AND AU							
COMPANY D COMPANY C COMPANY C COMPANY C COMPANY C COMPANY C COMPANY D							
SOC. Hill @ University Hts.III C/G Eastern Community Mgst* 225 Highway 35 Red Bank NJ 07701 COMPANY D CETTER E COMPANY D COVERAGES THRISIS TO CERTIFY THAT THE POLICY OF REAL TERMS BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERPORT MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY SERVICE OF PROPERTY OF THE POLICY PERTAINS AND CONTINUOUS OF SUCH POLICY ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY SERVICE OF THE POLICY PERTAINS AND CONTINUOUS OF SUCH POLICY ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY SERVICE OF THE POLICY PERTAINS AND CONTINUOUS OF SUCH POLICY ISSUED OF MAY BE USED TO THE INSURED NAMED ABOVE FOR THE POLICY PERTAINS AND CONTINUOUS OF SUCH POLICY ISSUED OF MAY BE USED TO THE INSURED NAMED ABOVE FOR THE POLICY PER POLICY EXPRESSION AND CONTINUOUS OF SUCH POLICY INSURED TO THE INSURED NAMED ABOVE FOR THE POLICY PER POLICY EXPRESSION AND CONTINUOUS OF SUCH POLICY PER POLICY EXPRESSION AND CONTINUOUS OF SUCH POLICY EXPRESSION AND CONTINUOUS OF SUCH POLICY EXPRESSION AND CONTINUOUS OF SUCH PROPERTY DAMAGE S							
COVERAGES THE DETO CERTIFY TRATTHE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PROCESSING AND CONTITIONS OF ANY CONTRACT OR OTHER DECIMENT WITH RESPECT TO WHICH EXCULSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PROCESSING AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PROCESSING AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PROCESSING AND CONTROL OF SURFACT OR OTHER DESCRIBED DECIMENT WITH RESPECT TO WHICH EXCULSIONS AND CONDITIONS OF SUCH POLICY PROCESSING AND CONTROL OF SURFACT OR OTHER THE SUBJECT TO ALL THE TEXT OF THE POLICY PROCESSING AND CONTROL OF SURFACT OR OTHER THAN INSURED NAMED AND CONTROL OF SURFACT OR OTHER THAN INSURED AND CONTROL OR OTHER THAN INSURED AND CONTROL OR OTHER THAN INSURED AND CONTRO			COMPANY C				
COVERAGES THIS IS TO CERTIFY THAT THE POLICES OF INSURANCE LIST ED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERMITS TO CERTIFY THAT THE POLICES OF INSURANCE AFFORD AND CONTROL ANY RECURSIONS ANY RECURSIONS ANY RECURSIONS ANY RECURSIONS ANY RECURSIONS AND CONTROL OF STATE POLICY PERMITS THE POLICY PERMITS TO CERTIFY THAT THE POLICY PERMITS THE POLICY PERMITS TO CHARLES AND CONTROL ANY PERTAIN, THE INSURANCE AFFORDED BY THE POLICY EXPIRATION SOURCE THE POLICY EXPIRATION AND CONTROL OF STATE PARTY			COMPANY				
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED MANED ABOVE FOR THE POLICY FE TINDICATED, NOTWITHSTANDING ANY RECURSION OR OR CONDITION OF ANY CONTROL OR OTHER DOCUMENT WITH RESPECT TO NAMED ABOVE FOR THE POLICY FE TINDICATED, NOTWITHSTANDING ANY RECURSION OR CONDITION OF ANY CONTROL OR OTHER DOCUMENT WITH RESPECT TO NAMED AS CONTROLOGIS OF STATEMENT OR THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TEXT OF THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TEXT OF THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TEXT OF THE POLICY EXPERTING THE POLICY EXP			LETTER				
THIS IS TO GESTEY THAT THE POLICYS OF INSURANCE USTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PRINCIPAL MAY BE ISSUED OR MAY PERTAIN, THE INSURED NAMED ABOVE FOR THE POLICY PRINCIPAL MAY BE ISSUED OR MAY PERTAIN, THE INSURED NAMED ABOVE FOR THE POLICY PRINCIPAL MAY BE ISSUED OR MAY PERTAIN, THE INSURED NAMED ABOVE FOR THE INSURED BECKNIESHEN IS SUBJECT TO ALL THE TE EXCLUSIONS AND CONDITIONS OF SUPPLY PRINCIPAL MAY PERTAIN, THE INSURED NAMED ABOVE FOR THE INSURED BECKNIESHEN IS SUBJECT TO ALL THE TE EXCLUSIONS AND CONDITIONS OF SUPPLY PRINCIPAL MAY PERTAIN, THE INSURED PRINCIPAL MAY PERTAIN, THE INSURED PRINCIPAL MAY PERTAIN, THE INSURED NAMED ABOVE FOR THE INSURED TO ALL THE TE EXCLUSIONS AND CONTINUOUS OF SUPPLY PAID CLAIMS. GENERAL LIABILITY GENERAL LIABILITY ANY AUTO OWNER'S a CONTRACTOR'S PROTE ANY AUTO ANY AUTO ANY AUTO ANY AUTO ANY AUTO ANY AUTO OWNER'S A CONTRACTOR'S PROTE ANY AUTO ANY AUTO ANY AUTO ANY AUTO OWNER'S A CONTRACTOR'S PROTE ANY AUTO AND AND AND AND AND CONTRACTOR'S PROTE AND ANY AUTO MON-OWNED AUTOS GENERAL LABILITY DISPASSE AND AND AND CONTRACTOR'S PROTE EXCESS LABILITY DISPASSE AND AND AND CONTRACTOR'S PROTE EXCESS LABILITY DISPASSE AND AND AND CONTRACTOR'S PROTE AND CONTRACTOR'S PROTEON AND AND CONTR			LETTER E				
SEMERAL LIABILITY X COMMERCIAL GENERAL LIABILITY STOCKED	THIS IS TO CERTIFY THAT THE POL INDICATED, NOTWITHSTANDING AN CERTIFICATE MAY BE ISSUED OR I EXCLUSIONS AND CONDITIONS OF	MAY PERTAIN, THE INSURANCE SUCH POLICIES. LIMITS SHOW	E AFFORDED BY THE PO VN MAY HAVE BEEN REI POLICY EFFECTIVE	DLICIES DESCRIBE DUCED BY PAID C POLICY EXPIRATION	DOCUMENT WITH RESPECT TO LAIMS.	OT TO WHIC	
X COMMERCIAL GENERAL LABILITY CLAMMS MADE TOCOUR. STATUTORY LIMITS SCHOOLUGE NOTION STATUTORY LIMITS SCHOOLUGE NOTION STATUTORY LIMITS STATUTORY LIMITS SCHOOLUGE NOTION STATUTORY LIMITS SCHOOLUGE NOTION STATUTORY LIMITS STATUTORY LI		, OLIO! NOMBEN	DATE (MM/DD/YY)	DATE (MM/DD/YY)	LIMI	rs	
AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HHIBED AUTOS MON-OWNED AUTOS ARAGE LIABILITY LOMBRE LAFORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY AND BEODILY INJURY (Per parson) EXCESS LIABILITY WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER A Blanket Building BC02906238 LOTION BC01/94 L	CLAIMS MADE XOCCUR.	BC02900238	1/01/94	1/01/9	PRODUCTS-COMP/OP AGG.	\$ 3	300000 300000 300000
AUTOMOBILE LIABILITY ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS ONDER CLABILITY EXCESS LIABILITY EXCESS LIABILITY WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER A Blanket Building BE02900238 Fidelity BC02900238 1/01/94 1/01/95 ESCRIPTION OF OPERATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UMMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLCCK: 406 ERTIFICATE:HOLDER K. HOVMANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS,	OWNER'S & CONTRACTOR'S PROT.		:			~ j~~~~~~~	300000 5000
ANY AUTO ALL OWNED AUTOS SCHEDULED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS ORANGE LIABILITY EXCESS LIABILITY UMBRELLA FORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER Contents Fidelity BC02900238 1/01/94 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 1/01/95 CONTENT OWNER: DAISY B. CLARK, UMMARRIED LBC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) IOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS,	AUTOMORU E LIARUITY				MED. EXPENSE (Any one person) \$	500
SCHEDULED AUTOS HIRED AUTOS HIRED AUTOS NON-OWNED AUTOS GARAGE LIABILITY GARAGE LIABILITY LUMBRELLA FORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER THAN UMBRELLA FORM AND EMPLOYERS' LIABILITY OTHER THAN UMBRELLA FORM B STATUTORY LIMITS	ANY AUTO .					\$	
NON-OWNED AUTOS GARAGE LIABILITY EXCESS LIABILITY DIMBRELLA FORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER OTHER THEIR SUCCESSORS AND/OR ASSIGNS, PROPERTY DAMAGE \$ EACH OCCURRENCE S AGGREGATE S EACH ACCIDENT S EACH ACCIDENT S DISEASE—EACH EMPLOYEE S I / 01/94 1/01/95 \$11,475,000 ETHEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVORED.	SCHEDULED AUTOS					\$	
EXCESS LIABILITY UMBRELLA FORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER A Blanket Building BC02900238 Contents Fidelity BC02900238 1/01/94 1/01/95 \$11,475,000. ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, EACH OCCURRENCE S AGGREGATE S AGGREGAT	NON-OWNED AUTOS				BODILY INJURY (Per accident)	\$,
UMBRELLA FORM OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER A Blanket Building BC02900238 Contents Fidelity BC02900238 1/01/94 1/01/95 \$11,475,000. ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LDC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, EACH OCCURRENCE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ AGGREGATE \$ DISEASE—POLICY LIMIT \$ DISEASE—POLICY L	EYCESS I IABILITY				PROPERTY DAMAGE	\$	
OTHER THAN UMBRELLA FORM WORKER'S COMPENSATION AND EMPLOYERS' LIABILITY OTHER A Blanket Building BC02900238 Contents Fidelity BC02900238 1/01/94 1/01/95 \$11,475,000 ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR							
EACH ACCIDENT \$ DISEASE—POLICY LIMIT \$ DISEASE—EACH EMPLOYEE \$ DISEASE D					AGGREGATE	S	
DISEASE—POLICY LIMIT OTHER A Blanket Building BC02900238 A Fidelity BC02900238 A Fidelity BC02900238 BC02900238 A Fidelity BC02900238 BC0290	WORKER'S COMPENSATION			-			
OTHER A Blanket Building BC02900238 1/01/94 1/01/95 \$11,475,000. Contents A Fidelity BC02900238 1/01/94 1/01/95 100,000 ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE:HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVORED	AND		i	r, and. de			
A Blanket Building BC02900238 1/01/94 1/01/95 \$11,475,000. A Fidelity BC02900238 1/01/94 1/01/95 100,000 ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE:HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR	EMPLOYERS' LIABILITY					<u> </u>	·
ESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/SPECIAL ITEMS OWNER: DAISY B. CLARK, UNMARRIED LOC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR	A Blanket Building	BC02900238	1/01/94	1/01/95			
OWNER: DAISY B. CLARK, UNMARRIED LUC: 45B WICKLIFFE STREET, NEWARK, NJ 07103 (22L2) LOT: 22.24 BLOCK: 406 ERTIFICATE HOLDER K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR			1/01/94	1/01/95	100,000		- 2
K. HOVNANIAN MORTGAGE, INC., THEIR SUCCESSORS AND/OR ASSIGNS, SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR	OWNER: DAISY B. CLAR	K, UNMARRIED	J 07103 (22L2)	LOT: 22.2	4 BLOCK: 406		***
THEIR SUCCESSORS AND/OR ASSIGNS, EXPIRATION DATE THEREOF, THE ISSUING COMPANY WILL ENDEAVOR	ERTIFICATE HOLDER		CANCELLATION				ALGERICA PARA
AS THEIR INTEREST MAY APPEAR ONE INDUSTRIAL WAY WEST, BLDG. D EATONTOWN, NJ 07724 MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO LIABILITY OF ANY KIND UPON THE COMPANY, ITS AGENTS OR REPRESENTAT	THEIR SUCCESSORS AND/O AS THEIR INTEREST MAY ONE INDUSTRIAL WAY WES	OR ASSIGNS, APPEAR	EXPIRATION DATE MAIL 10 DAYS WR LEFT, BUT FAILURE	THEREOF, THE INTERNITE TO TO MAIL SUCH IN	ISSUING COMPANY WIL THE CERTIFICATE HOLDI OTICE SHALL IMPOSE NO	L ENDEAV ER NAMED O OBLIGATI	OR TO TO THE ION OR

KH0V036706

ACORD 25-S (7/90)

©ACORD CORPORATION 1990